

Certificate Number: 17082-PAW-DE-032017473

Bankruptcy Case Number: 18-70641



17082-PAW-DE-032017473

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on December 11, 2018, at 12:10 o'clock AM MST, JOAN L SERENA completed a course on personal financial management given by internet by Summit Financial Education, Inc., a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Western District of Pennsylvania.

Date: December 11, 2018 By: /s/Orsolya K Lazar

Name: Orsolya K Lazar

Title: Executive Director